



Order Filed on November 12, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY
COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036

In Re:

DOUGLAS A. REICHERT and MARY J.
REICHERT,

Debtors

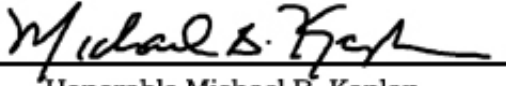
Case No.: 19-20462-MBK

Judge: Michael B. Kaplan

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2016 HONDA HR-V UTILITY 4D EX-L NAVIGATION AWD I4

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: November 12, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

2

Debtors: Douglas A. Reichert and Mary J. Reichert
Case No.: 19-20462-MBK
Caption of Order: Consent Order Modifying Stay as To Personal Property

1. The 11 U.S.C. § 362(a) Stay as to Capital One Auto Finance, a division of Capital One, N.A., its successors and/or assigns ("Movant"), with respect to the personal property of the Debtors described as a 2016 HONDA HR-V Utility 4D EX-L Navigation AWD I4, V.I.N. 3CZRU6H79GM730300, in accordance with the agreement of the Debtors and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

(a) Debtors are current with respect to post-petition payments that have come due through October 30, 2020.

(b) Debtors will resume making all future regular monthly installment payments of \$669.61 (subject to changes for taxes, insurance costs and late fees, if any) beginning on November 1, 2020; Debtors will timely make each payment in accordance with the terms and conditions of the loan document between Debtors and Movant.

2. Debtors will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtors will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$306.00 for attorney's fees and costs.

3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

3

Debtors: Douglas A. Reichert and Mary J. Reichert
Case No.: 19-20462-MBK
Caption of Order: Consent Order Modifying Stay as To Personal Property

4. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtors and counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted immediate relief from the automatic stay provision of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle.


4

Debtors: Douglas A. Reichert and Mary J. Reichert
Case No.: 19-20462-MBK
Caption of Order: Consent Order Modifying Stay as To Personal Property

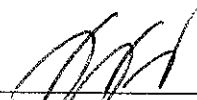
6. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

7. Debtors waive the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



Lee Martin Perlman, Esquire
Lee M. Perlman
1926 Greentree Road, Suite 100
Cherry Hill, NJ 08003
Attorney for Debtor



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
Attorney for Capital One Auto
Finance, a division of Capital One, N.A.